IN THE CLAIMS:

1. (Currently Amended) A method of securely conducting a transaction over a network, comprising:

      A. receiving a telephone call over the telephone network that seeks to initiate the transaction with a target;

      B. obtaining at least a telephone number defining the telephone from which the call is being placed;

      C. authenticating the call by checking at least the telephone number associated with the call against telephone numbers in a database of registrants' telephone numbers; and

      D. in response to at least said telephone number matching that of an entity registered in said database, performing instantly the transaction by transferring funds from a first financial account to a second financial account.

2.-3. (CANCELLED)

4. (Original) The method of claim 1 in which said database contains data uniquely identifying call initiators that are registered to undertake transactions on the system.

5. (Previously Presented) The method of claim 4 in which a transaction is completed only after authentication of both the call initiator and the target.

6.-7. (CANCELLED)

8. (Previously Presented) The method of claim 1 in which the steps of debiting and crediting said financial accounts in connection with completion of the transaction are performed by the target entity.

9. (Previously Presented) The method of claim 1 in which said transaction is completed by the target.

10. (Original) The method of claim 1 which includes the steps of:

(1) obtaining from the call initiator a secondary identifier; and

(2) using said secondary identifier in connection with authenticating the call initiator.

11. (Currently Amended) A method of securely conducting transactions over a network, comprising:

A. receiving, at a second location on a first network, a message placed at a first location on the first network and identifying a transaction to be undertaken;

B. at a second location on the first network, obtaining, from a source other than the initiator of said message, at least a telephone number defining the telephone from which the message was initiated;

C. authenticating the message by checking at least the telephone number associated with the message against telephone numbers in a database of authorized telephone numbers ; and

D. in response to at least said telephone number matching an entity that is contained in said database, instantly completing the transaction by performing a transfer of funds from a first financial account to a second financial account using a second network.

12. (Previously Presented) The method of claim 11 in which said second location includes a facilitator entity which performs said authentication.

13. (CANCELLED)

1 14. (Previously Presented) The method of claim 11 in which said facilitator completes

2 said transaction only on authorization from the target of said transaction.

1 15. (Original) The method of claim 12 in which said facilitator transmits authentication

2 to a telephone station at a third location for completion of said transaction.

1 16. (Currently Amended) The method of claim 11 in which said message is placed by an

2 entity which initiates a payment to another [[.]]

1 17. (Previously Presented) The method of claim 11 in which said message is placed by

2 an entity to which is target of payment.

1 18. (Previously Presented) The method of claim 11 in which said transaction is completed

2 only on approval by the entity which is to make said payment.

1 19. (Currently Amended) Apparatus for facilitating transactions initiated over a telephone

2 network, comprising:

3   A. a data store for storing a database of at least authorized transaction initiators,

4 said database containing, for each entity authorized to <u>instantly</u> engage in said transac-

5 tions, at least a primary identifier identifying telephone instruments that are authorized

6 for use in said transactions and a secondary identifier;

7   B. a stored program data processor for processing transactions directed to it, said

8 apparatus being connected to store data in said database and to retrieve it therefrom ;

9   C. one or more interfaces between said telephone network and said processor for

10 receiving and transmitting data between said network and said processor;

11   D. said processor programmed to:

12   (1) receive said primary and said secondary identifiers from said telephone

13   network via said one or more interfaces and to authenticate said identifiers against

14   said database; and

15   (2) in response to authentication of said identifiers against said database,

16   performing <u>instantly</u> the transaction by transferring funds from a first account to a

17   second account.

1   20. (Original) Apparatus according to claim 19 in which said processor is programmed

2   to receive said primary and secondary identifiers from different sources.

1   21. (Previously Presented) Apparatus according to claim 20 in which said processor is

2   programmed to authenticate said transaction only if said primary and secondary identifi-

3   ers are associated with each other on said database.

1   22. (Withdrawn) A method of transferring resources from one entity to another compris-

2   ing the steps of:

3   A. accepting from an originator a message identifying a target

4   B. authenticating said message by means of at least a geographically unique tele-

5   phone identifier;

6   C. transferring a resource from said originator to said target responsive to authen-

7   tication of said message.

1   23. (Withdrawn) The method of claim 22 in which said message identifies said target by

2   means of a geographically unique telephone number.

1   24. (Withdrawn) The method of claim 23 in which the telephone numbers of said origi-

2   nator and said target are distinguishable.

25. (Withdrawn) The method of claim 23 in which said telephone numbers are not distin-
guishable and in which said originator and said target are distinguished by distinguishable
passwords.

26. (Withdrawn) The method of claim 22 in which said originator is further authenti-
cated by means of a password.

27. (Withdrawn) The method of claim 22 in which said message is transmitted by tele-
phone by said originator.

28. (Withdrawn) The method of claim 27 in which said message is accepted by an entity
that maintains a database of authorized originators, said database including at least a geo-
graphically unique telephone identifier for said originator.

29. (Withdrawn) The method of claim 22 in which said telephone number is a universal
telephone identifier.

30. (Withdrawn) The method of claim 28 in which said entity effectuates said transfer by
means of entries in accounts maintained by said entity.

31. (Withdrawn) The method of claim 28 in which said entity effectuates said transfer by
means of transmitting authorization to at least one account maintained by at least one
other entity.

1   32. (Withdrawn) The method of claim 28 in which said entity effectuates said transfer by

2   means of transmitting authorizations to accounts maintained by at least one other entity

3   for said originator and said target, respectively.

1   33. (Withdrawn) The method of claim 31 in which said authorization authorizes debiting

2   an account of said originator that is maintained by said other entity.

1   34. (Withdrawn) The method of claim 31 in which said authorization authorizes debiting

2   an account of said target that is maintained by said other entity.

1   35. (Withdrawn) A method of selling resources, comprising the steps of

2   A. accepting from an originator a message identifying a resource to be purchased;

3   B. authenticating said message by means of at least a geographically unique tele-

4   phone identifier;

5   C. authorizing the transfer of a resource to said originator responsive to authenti-

6   cation of said message.

1   36. (Withdrawn) A method of selling resources according to claim 35 in which said mes-

2   sage identifies said resource by means of a resource number.

1   37. (Withdrawn) A method of selling resources according to claim 35 in which said

2   originator sends said message via a telephone.

1   38. (Withdrawn) A method of selling resources according to claim 37 in which said

2   originator telephones said message from a site at which said resource is displayed.

1   39. (Withdrawn) A method of selling resources according to claim 37 in which said

2   originator telephones said message from a site remote from the site at which said resource

3   is displayed.

1   40. (Withdrawn) A method of selling resources according to claim 37 in which said re-

2   source number is supplied to said originator via broadcast advertisement.

1   41. (Withdrawn) A method of selling resources according to claim 37 in which said re-

2   source number is supplied to said originator via print advertisement.

1   42. (Withdrawn) A method of facilitating transactions between an initiator and a target,

2   comprising the steps of:

3   A. receiving a call in connection with a transaction to be initiated, said call identi-

4   fying an entity to be held accountable for the transaction;

5   B. searching a database for information concerning telephone devices in said da-

6   tabase associated with said entity;

7   C. placing a call to a telephone device registered to said entity in order to authen-

8   ticate said entity.

1   43. (Withdrawn) The method of claim 42 in which the step of authenticating said entity

2   includes approving said transaction.

1   44. (Withdrawn) The method of claim 43 in which the entity placing the transaction-

2   initiating call differs from the entity that is to be held accountable for the transaction.

1   45. (Withdrawn) The method of claim 44 in which the entity to be held accountable for

2   the transaction comprises a parent and the entity initiating the call is a child.

1   46. (Withdrawn) The method of claim 44 in which the entity to be held accountable for

2   the transaction is a supervisor and the entity initiating the call is a supervisee.

1   47. (Withdrawn) The method of claim 42 in which said call is received from an entity

2   seeking to purchase goods or services from a merchant.

1   48. (Withdrawn) The method of claim 42 in which said call is received from a merchant

2   seeking authorization for the sale of goods or services to the designated entity.

1   49. (Withdrawn) The method of claim 42 in which said call is received from a merchant

2   seeking authorization for the sale of goods or services to a surrogate of the designated

3   entity.

1   50. (Withdrawn) The method of claim 42 in which the transaction-initiating call is re-

2   ceived from a telephone device whose Caller ID is blocked from transmission in connec-

3   tion with such call.

1   51. (Previously Presented) The method of claim 1 in which said database includes infor-

2   mation concerning one or more desired payment mechanisms, and said payment mecha-

3   nisms are linked to said telephone number.

1   52. (Previously Presented) The method of claim 1 in which said database includes infor-

2   mation concerning one or more desired payment mechanisms and shipping preferences,

3   and in which said information is retrieved by means of the telephone number and used in

4   processing a transaction.

1   53. (Original) The method of claim 1 which includes the step of verifying to the sender of

2   said call the identity of the designated target before completing said transaction.

1   54. (Original) The method of claim 53 in which said verification is performed by check-

2   ing the given telephone number against information obtained from the telephone com-

3   pany.

1   55. (CANCELLED)

1   56. (Currently Amended) A method of securely conducting transactions over a network,

2   comprising:

3   A. initiating, in response to receipt of a text message seeking to initiate a transac-

4   tion, a telephone call over the telephone network;

5   B. obtaining from the party to which the text message was initiated, an identifier

6   unique to the party to which the telephone call was directed;

7   C. communicating said identifier to an entity that is enabled to authenticate the

8   identifier by checking said identifier against a database of authorized users ~~y~~; and

9   D. if at least said identifier matches that of an entity that is registered in said data-

10   base, performing <u>instantly</u> the transaction by transferring funds from a first financial ac-

11   count to a second financial account using a second network.

1   57. (Original) The method of claim 56 in which said identifier is one that has been as-

2   signed by said entity to a device on which said call is being made.

1   58.-61. (CANCELLED)

1   62. (Previously Presented) The method of claim 1 wherein the first financial account is

2   selected from a group consisting of a bank account, a credit card account, a debit card

3   account and a prepaid card account.

1   63.-67. (CANCELLED)

1   68. (Previously Presented) The method of claim 56 wherein the first financial account is

2   selected from a group consisting of a bank account, a credit card account, a debit card

3   account and a prepaid card account.

1   69. (Previously Presented) The method of claim 11 wherein the first financial account is

2   selected from a group consisting of a bank account, a credit card account, a debit card

3   account and a prepaid card account.

1   70. (Previously Presented) The apparatus of claim 19 wherein the telephone network

2   comprises a wireless telephone network.

1   71.-72. (CANCELLED)

1   73. (Previously Presented) The apparatus of claim 19 wherein the first financial account

2   is selected from a group consisting of a bank account, a credit card account, a debit card

3   account and a prepaid card account.

1   74. (Previously Presented) The method of claim 1 wherein the transaction is cleared

2   through an entity selected from a group consisting of an Electronic Funds Transfer net-

3   work, a credit card network and an Automated Clearing House network.

1   75. (Previously Presented) The method of claim 11 wherein the transaction is cleared

2   through an entity selected from a group consisting of an Electronic Funds Transfer net-

3   work, a credit card network and an Automated Clearing House network.

1   76. (Previously Presented) The system of claim 19 wherein the transaction is cleared

2   through an entity selected from a group consisting of an Electronic Funds Transfer net-

3   work, a credit card network and an Automated Clearing House network.

1   77. (Previously Presented) The method of claim 56 wherein the transaction is cleared

2   through an entity selected from a group consisting of an Electronic Funds Transfer net-

3   work, a credit card network and an Automated Clearing House network.

1   78. (Previously Presented) The method of claim 11 the first financial account is selected

2   from a group consisting of a bank account, a credit card account, a debit card account and

3   a prepaid card account.

1   79. (Previously Presented) The method of claim 1 wherein the second financial account is

2   selected from a group consisting of a bank account, a credit card account, a debit card

3   account and a prepaid card account.

1   80. (Previously Presented) The method of claim 11 wherein the second financial account

2   is selected from a group consisting of a bank account, a credit card account, a debit card

3   account and a prepaid card account.

1   81. (Previously Presented) The apparatus of claim 19 wherein the second financial ac-

2   count is selected from a group consisting of a bank account, a credit card account, a debit

3   card account and a prepaid card account.

1 82. (Previously Presented) The method of claim 56 wherein the second financial account
2 is selected from a group consisting of a bank account, a credit card account, a debit card
3 account and a prepaid card account.

1 83. (Previously Presented) The method of claim 11 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said pay-
3 ment mechanisms are linked to said telephone number.

1 84. (Previously Presented) The method of claim 11 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said infor-
3 mation is retrieved using the telephone for use in processing the transaction.

1 85. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said pay-
3 ment mechanisms are linked to said telephone number.

1 86. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said infor-
3 mation is retrieved using the telephone for use in processing the transaction.

1 87. (Previously Presented) The method of claim 56 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said pay-
3 ment mechanisms are linked to said telephone number.

1 88. (Previously Presented) The method of claim 56 wherein the database comprises in-
2 formation concerning one or more desired payment mechanisms and wherein said infor-
3 mation is retrieved using the telephone for use in processing the transaction.